

FACTS

WHAT DOES ATHENAINVEST ADVISORS LLC ("ATHENA") DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and personal contact information ■ Account balances and transaction history ■ Investor profiles and investment experience
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Athena chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Athena share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 877-430-5675 —our menu will prompt you through your choice(s) or ■ Visit us online: www.athenainvest.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 877-430-5675 or go to www.athenainvest.com
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Who we are

Who is providing this notice?

ATHENAINVEST ADVISORS LLC ("ATHENA")

What we do

How does Athena protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We use physical and electronic safeguards to limit access to only those employees who need the information in the ordinary course of business.

How does Athena collect my personal information?

We collect your personal information, for example, when you

- Open an account or subscribe to our services online
- or
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Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

The impact will vary depending on the individual circumstances and what information is being limited.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *AthenaInvest, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Athena does not share with nonaffiliates so that they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Athena does not joint market.*

Other important information